



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name SVB FINANCIAL GROUP

City/State SANTA CLARA, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 212,868,000

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SVB FINANCIAL GROUP
3003 TASMAN DRIVE
SANTA CLARA, CA 95054

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	217,599,667			152,916,577			165,887,933			85,341,180			63,204,818																	
Net income (\$000)	1,357,000			1,439,606			1,833,000			1,208,368			1,136,856																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.14	2.79	11	1.97	2.65	14	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63															
+ Non-interest income	0.76	0.94	50	1.84	1.09	84	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79															
- Overhead expense	1.60	2.18	12	1.89	2.21	31	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46															
- Provision for credit losses	0.17	0.10	77	0.07	-0.12	89	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61															
+ Securities gains (losses)	0.03	0	99	0	0.01	6	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14															
+ Other tax equivalent adjustments	0	0	48	0	0	18	0	0	5	0	0	79	0	0	42															
= Pretax net operating income (tax equivalent)	1.12	1.46	15	1.91	1.76	66	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95															
Net operating income	0.83	1.10	15	1.26	1.34	46	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94															
Net income	0.83	1.10	15	1.26	1.34	46	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94															
Net income (Subchapter S adjusted)				1.56			2.06			1.97			1.18			1.17														
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.51	3.36	9	2.12	3.12	9	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17															
Interest expense	0.30	0.35	48	0.07	0.26	9	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5															
Net interest income (tax equivalent)	2.21	3.01	11	2.05	2.85	13	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.08	0.09	62	0.29	0.12	87	0.21	0.11	78	0.20	0.27	48	0.24	0.21	65															
Earnings coverage of net loan and lease losses (X)	45.98	36.38	67	19.64	26.30	55	24.70	39.72	57	26.14	22.91	68	23.82	24.40	65															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.77	1.17	17	0.65	1.32	9	0.64	1.23	11	0.99	1.58	14	0.92	0.83	60															
Allowance for loan and lease losses / Total loans and leases	0.77	1.15	18	0.65	1.30	11	0.64	1.20	12	0.99	1.55	16	0.92	0.81	61															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.39	10	0.19	0.58	12	0.13	0.49	9	0.23	0.71	10	0.31	0.57	23															
30–89 days past due loans and leases / Total loans and leases	0.09	0.33	18	0.02	0.29	4	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27															
Liquidity and Funding																														
Net noncore funding dependence	7.75	5.89	63	-2.14	-3.31	54	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8															
Net short-term noncore funding dependence	2.75	0.87	60	-9.73	-9.17	39	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11															
Net loans and leases / Total assets	33.62	63.09	8	31.98	58.81	8	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15															
Capitalization																														
Tier 1 leverage ratio	8	9.22	18	7.77	9.07	15	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34															
Holding company equity capital / Total assets	7.29	9.68	18	7.49	10.79	6	7.68	10.71	9	7.08	11.16	5	9.06	12.43	10															
Total equity capital (including minority interest) / Total assets	7.43	9.81	15	7.68	10.91	6	7.85	10.82	9	7.27	11.29	4	9.28	12.57	12															
Common equity tier 1 capital / Total risk-weighted assets	12.13	11.79	58	12.73	12.64	58	12.09	12.42	47	11.04	12.38	32	12.58	12.17	65															
Net loans and leases / Equity capital (X)	4.61	6.64	14	4.27	5.47	24	4.06	5.53	21	5.44	5.58	48	5.08	5.21	50															
Cash dividends / Net income	9.06	31.93	14	2.81	27.22	9	3.44	28.27	10	1.42	42.30	9	0	33.12	3															
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02																
Growth Rates																														
Assets	11.45	6.04	77	96.73	9.51	99	82.24	10.50	98	62.57	16.68	96	25.19	9.26	85															
Equity capital	8.45	-3.83	81	83.51	7.52	97	97.53	7.46	98	27.04	6.99	91	26.47	10.49	84															
Net loans and leases	17.16	14.48	68	61.18	-0.66	98	47.21	3.36	97	36.14	9.07	93	17.12	9.10	82															
Noncore funding	100.60	36.20	84	97.24	-21.64	99	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0.01	1.02	73															
Long-term debt / Equity capital	21.13	11.91	78	12.83	10.65	69	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53															
Equity investment in subsidiaries / Equity capital	104.64	104.01	57	101.21	103.15	44	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2															
Cash from ops + noncash items + op expense / Op expense + dividends	58.15	118.32	28	-21.34	155.61	1	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,089,000	1,421,870	1,966,000	1,520,021	1,599,165	46.92	180.03
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	2,089,000	1,421,870	1,966,000	1,520,021	1,599,165	46.92	180.03
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	2,089,000	1,421,870	1,966,000	1,520,021	1,599,165	46.92	180.03
Investment interest income (tax equivalent).....	1,760,000	899,825	1,334,000	712,471	627,069	95.59	489.63
Interest on balances due from depository institutions.....	102,000	11,781	17,000	24,259	91,661	765.80	535.63
Interest income on other earning assets.....	6,000	1,227	2,000	2,084	4,482	389.00	203.80
Total interest income (tax equivalent).....	3,957,000	2,334,703	3,319,000	2,258,835	2,322,377	69.49	272.42
Interest on time deposits of \$250K or more	5,000	462	1,000	662	151	982.25	38361.54
Interest on time deposits < \$250K.....	0	253	1,000	89	69	-100.00	-100.00
Interest on foreign office deposits	30,000	1,303	3,000	6,590	25,524	2202.38	3214.92
Interest on other deposits	312,000	39,109	58,000	52,877	151,928	697.77	5797.92
Interest on other borrowings and trading liabilities.....	60,000	771	1,000	3,314	3,592	7682.10	2051.31
Interest on subordinated debt and mandatory convertible securities	62,000	32,015	47,000	21,795	31,543	93.66	153.53
Total interest expense.....	469,000	73,913	111,000	85,327	212,807	534.53	1301.59
Net interest income (tax equivalent).....	3,488,000	2,260,790	3,208,000	2,173,508	2,109,570	54.28	238.96
Non-interest income.....	1,240,000	2,115,197	2,676,000	1,683,750	1,222,310	-41.38	207.53
Adjusted operating income (tax equivalent)	4,728,000	4,375,987	5,884,000	3,857,258	3,331,880	8.04	230.11
Overhead expense.....	2,613,000	2,167,917	3,068,000	2,065,110	1,613,493	20.53	248.66
Provision for credit losses.....	279,000	74,749	123,000	189,443	94,183		314.74
Securities gains (losses)	48,000	-319	31,000	61,165	-3,905		12400.00
Other tax equivalent adjustments	0	-1	-2,000	1	0		
Pretax net operating income (tax equivalent).....	1,830,000	2,193,491	2,751,000	1,758,111	1,622,351	-16.57	197.11
Applicable income taxes	489,000	508,451	651,000	447,587	425,685	-3.83	121.86
Tax equivalent adjustments	37,000	19,551	27,000	16,230	11,949	89.25	3588.93
Applicable income taxes (tax equivalent).....	526,000	528,002	678,000	463,817	437,634	-0.38	137.56
Minority interest	-53,000	225,883	240,000	85,926	47,861		
Net income before discontinued operations, net of minority interest	1,357,000	1,439,606	1,833,000	1,208,368	1,136,856	-5.74	263.52
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,357,000	1,439,606	1,833,000	1,208,368	1,136,856	-5.74	263.52
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,304,000	1,665,489	2,073,000	1,294,294	1,184,717	-21.70	230.53
Investment securities income (tax equivalent).....	1,760,000	899,825	1,334,000	712,471	627,069	95.59	489.63
US Treasury and agency securities (excluding mortgage-backed securities)	176,000	72,085	105,000	103,003	124,944	144.16	44.92
Mortgage-backed securities	1,423,000	730,136	1,086,000	531,817	443,956	94.90	721.03
All other securities	161,000	97,604	143,000	77,651	58,169	64.95	4223.31
Cash dividends declared.....	123,000	40,489	63,000	17,150	0	203.79	
Common	0	0	0	0	0		
Preferred.....	123,000	40,489	63,000	17,150	0	203.79	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.42	3.12	9	2.04	2.90	9	2	2.85	9	2.65	3.27	14	3.67	4	24
Less: Interest expense	0.29	0.33	50	0.06	0.24	10	0.07	0.23	11	0.10	0.48	1	0.34	0.98	6
Equals: Net interest income (tax equivalent)	2.14	2.79	11	1.97	2.65	14	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63
Plus: Non-interest income	0.76	0.94	50	1.84	1.09	84	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79
Equals: adjusted operating income (tax equivalent)	2.90	3.77	7	3.82	3.80	60	3.55	3.70	44	4.52	4.04	77	5.27	4.41	84
Less: Overhead expense	1.60	2.18	12	1.89	2.21	31	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46
Less: Provision for credit losses	0.17	0.10	77	0.07	-0.12	89	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.03	0	99	0	0.01	6	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14
Plus: other tax equivalent adjustments	0	0	48	0	0	18	0	0	5	0	0	79	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.12	1.46	15	1.91	1.76	66	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95
Less: Applicable income taxes (tax equivalent)	0.32	0.34	46	0.46	0.41	70	0.41	0.38	66	0.54	0.23	96	0.69	0.36	94
Less: Minority interest	-0.03	0	0	0.20	0	96	0.14	0	96	0.10	0	96	0.08	0	96
Equals: Net operating income	0.83	1.10	15	1.26	1.34	46	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.83	1.10	15	1.26	1.34	46	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Memo: Net income (last four quarters)	0.82	1.10	12	1.30	1.30	54	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Net income-BHC and noncontrolling (minority) interest	0.80	1.11	11	1.45	1.35	63	1.25	1.27	51	1.52	0.83	92	1.87	1.20	96
Margin Analysis															
Average earning assets / Average assets	96.54	92.93	87	96.20	93.09	84	96.22	93.08	83	95.79	92.32	87	95.50	91.05	89
Average interest-bearing funds / Average assets	36.72	60.58	2	29.68	61.98	0	29.85	61.99	0	31.59	64.06	0	26.64	65.57	1
Interest income (tax equivalent) / Average earning assets	2.51	3.36	9	2.12	3.12	9	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17
Interest expense / Average earning assets	0.30	0.35	48	0.07	0.26	9	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5
Net interest income (tax equivalent) / Average earning assets	2.21	3.01	11	2.05	2.85	13	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.24	36	3.66	4.07	30	3.61	4.01	28	4.08	4.27	43	5.35	5.09	72
Interest-bearing bank balances	1	0.79	81	0.08	0.13	11	0.10	0.14	11	0.21	0.27	37	1.60	2.04	25
Federal funds sold and reverse repos	0.89	1.05	46	0.02	0.25	37	0	0.25	19	0.31	0.68	37	1.26	2.44	14
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.49	3.33	9	2.10	3.09	8	2.06	3.04	8	2.74	3.51	11	3.83	4.36	18
Investment securities (tax equivalent)	1.87	1.96	45	1.61	1.77	42	1.59	1.77	42	2.23	2.25	47	2.58	2.76	37
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	1.38	41	1.34	1.23	58	1.10	1.14	46	2.20	1.75	73	2	2.32	33
Mortgage-backed securities	1.94	1.87	58	1.34	1.55	31	1.36	1.57	31	1.91	2.05	30	2.63	2.61	55
All other securities	2.51	2.89	35	2.25	2.85	32	2.27	2.81	34	2.83	3.24	35	3.47	4.06	34
Interest-bearing deposits	0.64	0.35	84	0.12	0.22	26	0.13	0.21	32	0.24	0.53	15	1.09	1.10	53
Time deposits of \$250K or more	1.35	0.61	95	0.51	0.70	27	0.65	0.66	52	1.49	1.42	55	0.72	1.96	4
Time deposits < \$250K	0	0.58	1	1.03	0.67	83	2.21	0.62	99	1.13	1.36	26	0.86	1.82	7
Other domestic deposits	0.67	0.31	88	0.14	0.16	54	0.15	0.15	60	0.25	0.36	37	1.24	0.93	77
Foreign deposits	0.38	0.52	51	0.02	0.12	33	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26
Federal funds purchased and repos	1.38	0.88	77	0.05	0.18	23	0	0.17	9	1.56	0.62	88	2.55	1.86	81
Other borrowed funds and trading liabilities	1.62	1.55	48	0	1.29	3	0	1.27	2	0.35	1.50	6	0.40	2.38	3
All interest-bearing funds	0.78	0.54	77	0.22	0.38	21	0.22	0.37	27	0.32	0.74	9	1.26	1.49	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		1,240,000		2,115,197		2,676,000		1,683,750		1,222,310		
Fiduciary activities income		6,000		2,688		5,000		0		0		
Service charges on deposit accounts - domestic		87,000		76,605		105,000		85,019		83,958		
Trading revenue.....		251,000		8,429		13,000		23,183		32,047		
Investment banking fees and commissions.....		660,000		466,630		651,000		612,792		433,568		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		-189,000		596,688		706,000		274,800		129,385		
Net servicing fees		0		82		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		2,000		0		0		335		0		
Other non-interest income.....		423,000		964,075		1,196,000		687,621		543,352		
Total overhead expenses		2,613,000		2,167,917		3,068,000		2,065,110		1,613,493		
Personnel expense.....		1,654,000		1,426,138		2,029,000		1,314,840		985,538		
Net occupancy expense.....		99,000		85,198		159,000		133,636		87,710		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		18,000		10,917		16,000		5,382		11,483		
Other operating expenses.....		842,000		645,664		864,000		611,252		528,762		
Fee income on mutual funds and annuities.....		168,000		39,367		55,000		100,650		116,961		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		8,417		6,220		7,326		4,460		3,564		
Average personnel expense per employee.....		196.51		229.28		276.96		294.81		276.53		
Average assets per employee.....		25,852.40		24,584.66		22,643.73		19,134.79		17,734.24		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	13.55	2.43	96	1.86	2.14	49	2.06	2.17	51	5.98	2.02	86
Overhead expenses / Net Interest Income + non-interest income	55.70	58.02	36	49.76	58.85	17	52.40	59.28	22	53.76	62.28	19
Percent of Average Assets												
Total overhead expense	1.60	2.18	12	1.89	2.21	31	1.85	2.17	27	2.42	2.57	52
Personnel expense.....	1.01	1.20	24	1.24	1.23	57	1.22	1.21	56	1.54	1.30	74
Net occupancy expense.....	0.06	0.22	3	0.07	0.24	4	0.10	0.23	9	0.16	0.26	11
Other operating expenses.....	0.53	0.73	20	0.57	0.72	33	0.53	0.72	22	0.72	0.94	37
Overhead less non-interest income	0.84	1.22	18	0.05	1.08	7	0.24	1.10	7	0.45	1.25	10
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	55.27	57.55	35	49.54	58.34	17	52.14	58.83	23	53.54	61.82	20
Personnel expense.....	34.98	31.86	65	32.59	32.89	42	34.48	32.93	57	34.09	32.36	58
Net occupancy expense.....	2.09	5.98	6	1.95	6.26	5	2.70	6.23	9	3.46	6.58	10
Other operating expenses.....	18.19	19.14	43	15	18.68	22	14.96	19.18	17	15.99	22.28	20
Total non-interest income	26.23	24.10	61	48.34	28.20	86	45.48	27.67	86	43.65	28.83	82
Fiduciary activities income	0.13	2.13	31	0.06	2.27	28	0.08	2.20	30	0	2.09	12
Service charges on domestic deposit accounts	1.84	3.30	25	1.75	3.25	27	1.78	3.27	29	2.20	3.27	30
Trading revenue.....	5.31	0.57	93	0.19	0.68	59	0.22	0.62	62	0.60	1.28	59
Investment banking fees and commissions.....	13.96	2.15	95	10.66	2.46	90	11.06	2.58	90	15.89	2.46	93
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	-4	0.01	0	13.64	0.03	99	12	0.04	99	7.12	0.01	99
Net servicing fees	0	1.23	12	0	0.56	23	0	0.60	14	0	0.01	42
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.04	1.19	20	0	3.64	4	0	3.30	3	0.01	3.92	13
Other non-interest income.....	8.95	8.80	64	22.03	9.39	90	20.33	9.27	89	17.83	9.65	86
Overhead less non-interest income	29.04	32.79	33	1.20	29.67	7	6.66	30.52	9	9.89	31.93	10
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.72	21.50	89	23.18	21.49	68	23.66	21.18	77	25.46	18.63	92
Applicable income tax + TE / Pretax net operating income + TE	28.74	23.57	92	24.07	23.11	67	24.65	22.67	76	26.38	21.18	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	12,353,000	11,015,695	11,226,000	4,939,584	4,267,870	12.14	307.14	
Commercial and industrial loans	18,461,000	15,309,940	16,071,000	14,713,290	11,428,627	20.58	84.27	
Loans to individuals	487,000	429,681	503,000	354,564	181,166	13.34	304.16	
Loans to depository institutions and acceptances of other banks	0	0	0	0	36,130		-100.00	
Agricultural loans	1,000	0	0	500	1,330		-46.75	
Other loans and leases	40,827,000	34,731,211	38,476,000	25,173,550	17,412,582	17.55	347.30	
Less: Unearned income	0	0	0	0	163,069		-100.00	
Loans and leases, net of unearned income	72,129,000	61,486,527	66,276,000	45,181,488	33,164,636	17.31	225.06	
Less: Allowance for loan and lease losses	557,000	397,853	423,000	447,765	304,924	40.00	123.69	
Net loans and leases	71,572,000	61,088,674	65,853,000	44,733,723	32,859,712	17.16	226.21	
Debt securities that reprice or mature in over 1 year	118,950,000	105,154,001	124,985,000	47,414,670	25,646,629	13.12	478.17	
Mutual funds and equity securities	29,000	184,542	468,000	280,804	59,200	-84.29	23.16	
Subtotal	190,551,000	166,427,217	191,306,000	92,429,197	58,565,541	14.50	347.96	
Interest-bearing bank balances	12,057,000	17,241,024	11,221,000	16,634,857	5,677,082	-30.07	344.26	
Federal funds sold and reverse repos	397,000	216,262	607,000	226,847	289,340	83.57	533.54	
Debt securities that reprice or mature within 1 year	1,053,000	201,133	437,000	90,312	2,211,236	423.53	-65.64	
Trading assets	254,000	288,011	148,000	289,949	198,596	-11.81	1.23	
Total earning assets	204,312,000	184,373,647	203,719,000	109,671,162	66,941,795	10.81	320.14	
Non-interest-bearing cash and due from depository institutions	1,387,000	1,166,478	2,178,000	725,980	683,250	18.90	98.10	
Premises, fixed assets, and leases	447,000	410,615	415,000	294,155	285,628	8.86	501.40	
Other real estate owned	0	1,147	1,000	1,179	0	-100.00		
Investment in unconsolidated subsidiaries	798,000	950,724	859,000	115,232	74,190	-16.06	935.60	
Intangible and other assets	5,930,000	4,100,509	4,317,000	5,239,129	3,399,152	44.62	364.79	
Total assets	212,868,000	190,997,350	211,483,000	116,046,446	71,384,015	11.45	319.39	
Quarterly average assets	217,021,000	183,370,777	204,802,000	103,345,041	69,265,893	18.35	335.57	
Average loans and leases (YTD)	69,143,667	51,794,864	54,489,648	37,254,131	29,906,517	33.50	233.69	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	72,129,000	61,486,527	66,276,000	45,181,488	33,164,636	17.31	225.06	
Real estate loans secured by 1–4 family	8,787,000	7,377,781	7,657,000	3,916,802	3,188,585	19.10	299.76	
Commercial real estate loans	2,758,000	2,942,123	2,856,000	282,529	354,527	-6.26	840.93	
Construction and land development	350,000	248,321	319,000	84,215	151,353	40.95	117.20	
Multifamily	627,000	748,728	707,000	3,965	5,916	-16.26	7789.77	
Nonfarm nonresidential	1,781,000	1,945,074	1,830,000	194,349	197,258	-8.44	1335.99	
Real estate loans secured by farmland	808,000	695,791	713,000	740,253	724,757	16.13	48.83	
Total investment securities	120,032,000	105,539,676	125,890,000	47,785,786	27,917,065	13.73	407.29	
U.S. Treasury securities	16,845,000	9,276,571	15,850,000	4,469,727	6,894,010	81.59	124.65	
US agency securities (excluding mortgage-backed securities)	586,000	817,208	805,000	639,573	618,275	-28.29	-74.92	
Municipal securities	7,429,000	6,485,126	7,158,000	3,635,194	1,785,951	14.55	1849.99	
Mortgage-backed securities	93,520,000	88,227,563	100,837,000	38,735,996	18,550,590	6.00	596.75	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,623,000	548,666	772,000	24,492	9,039	195.81		
Mutual funds and equity securities	29,000	184,542	468,000	280,804	59,200	-84.29	23.16	
Available-for-sale securities	26,711,000	22,984,059	27,221,000	30,912,438	14,014,919	16.22	111.88	
U.S. Treasury securities	16,845,000	9,276,571	15,850,000	4,469,727	6,894,010	81.59	124.65	
US agency securities (excluding mortgage-backed securities)	100,000	208,315	196,000	237,308	99,547	-52.00	-94.03	
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	8,852,000	13,483,836	11,114,000	26,180,911	7,012,323	-34.35	159.70	
Asset-backed securities	0	0	0	0	0			
Other debt securities	914,000	15,337	61,000	24,492	9,039	5859.44		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-15,925,000	-376,843	-975,000	624,326	272,327			
Available-for-sale securities appreciation (depreciation)	-2,791,000	64,915	-149,000	667,542	120,572			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	23,732,000	4,611,123	4,611,000	4,623,921	3,194,090	414.67	736.22	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	8,123,000	8,079,298	7,437,000	4,451,921	3,175,766	0.54	78.91	
NOW, ATS and transaction accounts	1,420,000	326,221	763,000	216,985	21,992	335.29	9421.26	
Time deposits less brokered deposits < \$250K	69,000	-43,105	95,000	7,120	8,040		532.27	
MMDA and other savings accounts	152,498,000	148,834,084	164,581,000	89,370,911	52,558,046	2.46	312.73	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	162,110,000	157,196,498	172,876,000	94,046,937	55,763,844	3.13	290.49	
Time deposits of \$250K or more	1,183,000	385,592	282,000	45,934	25,820	206.80	5132.20	
Foreign deposits	13,537,000	13,460,987	16,053,000	8,425,853	6,348,604	0.56	312.53	
Federal funds purchased and repos	36,000	54,079	61,000	0	0	-33.43		
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	13,516,000	43,118	60,000	21,459	18,596	31246.54	279156.20	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	217,977			
Brokered deposits < \$250K	0	150,001	0	0	0	-100.00		
Noncore funding	28,272,000	14,093,777	16,456,000	8,493,246	6,610,997	100.60	754.41	
Trading liabilities	519,000	272,532	236,000	216,912	135,830	90.44	48.78	
Subordinated notes and debentures + trust preferred securities	3,368,000	1,924,566	2,570,000	843,628	347,987	75.00	349.30	
Other liabilities	2,789,000	2,840,680	2,736,000	4,012,232	1,904,277	-1.82	337.60	
Total liabilities	197,058,000	176,328,053	194,874,000	107,612,955	64,762,935	11.76	323.24	
Equity Capital								
Perpetual preferred stock (including surplus)	3,646,000	2,065,039	3,646,000	340,138	340,138	76.56		
Common stock	0	59	0	52	52	-100.00	-100.00	
Common surplus	5,272,000	5,100,167	5,157,000	1,585,244	1,470,071	3.37	307.26	
Retained earnings	8,676,000	7,070,868	7,442,000	5,671,749	4,575,601	22.70	215.53	
Accumulated other comprehensive income	-2,085,000	64,534	-9,000	622,517	84,445			
Other equity capital components	0	0	0	0	0			
Total holding company equity capital	15,509,000	14,300,667	16,236,000	8,219,700	6,470,307	8.45	282.01	
Noncontrolling (minority) interest in subsidiaries	301,000	368,630	373,000	213,791	150,773	-18.35	118.93	
Total equity capital, including minority interest	15,810,000	14,669,297	16,609,000	8,433,491	6,621,080	7.78	276.67	
Total liabilities and capital	212,868,000	190,997,350	211,483,000	116,046,446	71,384,015	11.45	319.39	
Memoranda								
Non-interest-bearing deposits	93,999,000	115,526,292	125,859,000	67,056,156	41,222,031	-18.63	154.95	
Interest-bearing deposits	82,831,000	55,666,786	63,352,000	35,462,568	20,916,237	48.80	941.90	
Total deposits	176,830,000	171,193,078	189,211,000	102,518,724	62,138,268	3.29	294.54	
Long-term debt that reprices within 1 year	0	0	0	0	0			
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	16,236,000	8,219,700	8,220,000	6,470,307	5,116,209			
Accounting restatements	0	0	0	-35,049	-583			
Net income	1,357,000	1,439,606	1,833,000	1,208,368	1,136,856			
Net sale of new perpetual preferred stock	0	1,724,901	3,306,000	0	340,138			
Net sale of new common stock	115,000	2,454,729	2,511,000	55,153	-266,835			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	1,060,203	1,060,000	0	5,958			
Less: Dividends declared	123,000	40,489	63,000	17,150	0			
Change in other comprehensive income	-2,076,000	-557,983	-631,000	538,071	138,564			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	15,509,000	14,300,667	16,236,000	8,219,700	6,470,307			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.80	39.88	5	5.77	36.06	6	5.31	36.25	5	4.26	36.22	6	5.98	37.78	11
Commercial and industrial loans	8.67	11.23	41	8.02	11.11	36	7.60	10.76	35	12.68	13.52	46	16.01	12.02	72
Loans to individuals	0.23	3.58	20	0.22	3.60	18	0.24	3.36	19	0.31	3.40	20	0.25	4.20	16
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0.05	0.04	80
Agricultural loans.....	0	0.19	28	0	0.21	11	0	0.18	12	0	0.19	23	0	0.24	30
Other loans and leases.....	19.18	4.52	96	18.18	4.26	96	18.19	4.47	96	21.69	4.63	97	24.39	5.01	98
Net loans and leases.....	33.62	63.09	8	31.98	58.81	8	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Debt securities over 1 year.....	55.88	18.76	98	55.06	18.32	99	59.10	19.46	99	40.86	15.55	99	35.93	14.60	97
Mutual funds and equity securities	0.01	0.05	42	0.10	0.05	73	0.22	0.06	89	0.24	0.05	91	0.08	0.06	70
Subtotal	89.52	83.05	82	87.14	78.17	84	90.46	79.22	92	79.65	78.16	41	82.04	79.65	35
Interest-bearing bank balances	5.66	3.61	76	9.03	9.37	51	5.31	8.50	35	14.33	7.51	87	7.95	3.06	88
Federal funds sold and reverse repos	0.19	0.52	74	0.11	0.53	72	0.29	0.54	75	0.20	0.82	74	0.41	1.57	74
Debt securities 1 year or less	0.49	1.71	24	0.11	1.51	10	0.21	1.56	15	0.08	1.68	7	3.10	1.91	79
Trading assets	0.12	0.59	57	0.15	0.58	53	0.07	0.49	48	0.25	1.01	45	0.28	1.19	55
Total earning assets.....	95.98	90.76	97	96.53	91.57	97	96.33	91.77	95	94.51	91.05	89	93.78	89.53	90
Non-interest cash and due from depository institutions.....	0.65	0.98	24	0.61	0.99	21	1.03	0.82	70	0.63	1.07	15	0.96	1.14	37
Other real estate owned.....	0	0.01	12	0	0.01	22	0	0.01	22	0	0.02	16	0	0.03	4
All other assets.....	3.37	8.19	2	2.86	7.39	1	2.64	7.35	1	4.87	7.82	15	5.27	9.27	10
Memoranda															
Short-term investments	6.35	6.75	62	9.25	12.31	42	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76
U.S. Treasury securities.....	7.91	1.98	87	4.86	1.18	87	7.49	1.47	90	3.85	0.84	86	9.66	1.03	97
US agency securities (excluding mortgage-backed securities)	0.28	0.81	46	0.43	0.75	56	0.38	0.82	51	0.55	0.63	61	0.87	0.54	70
Municipal securities	3.49	1.69	79	3.40	1.70	78	3.38	1.73	76	3.13	1.69	75	2.50	1.34	76
Mortgage-backed securities	43.93	12.93	99	46.19	13.46	99	47.68	14.14	99	33.38	11.75	99	25.99	11.44	96
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.76	0.51	67	0.29	0.51	51	0.37	0.53	53	0.02	0.42	34	0.01	0.39	33
Loans held-for-sale.....	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	33.88	63.03	9	32.19	58.34	8	31.34	58.06	7	38.93	61.72	10	46.46	63.50	15
Real estate loans secured by 1–4 family	4.13	12.79	15	3.86	11.57	16	3.62	11.46	16	3.38	11.91	15	4.47	13.29	17
Revolving	0.07	1.52	14	0.08	1.44	13	0.07	1.42	14	0.04	1.66	13	0.08	2.07	16
Closed-end, secured by first liens	4.05	10.86	20	3.78	9.73	21	3.54	9.67	19	3.34	9.81	20	4.39	10.69	24
Closed-end, secured by junior liens	0.01	0.19	15	0.01	0.19	15	0.01	0.17	14	0	0.22	3	0	0.28	3
Commercial real estate loans	1.30	24.89	7	1.54	22.35	7	1.35	22.69	7	0.24	22.22	4	0.50	22.23	6
Construction and land development	0.16	3.92	6	0.13	3.40	6	0.15	3.34	6	0.07	3.40	6	0.21	3.44	11
Multifamily	0.29	3.87	7	0.39	3.32	10	0.33	3.57	8	0	3.12	4	0.01	3.01	5
Nonfarm nonresidential	0.84	15.73	7	1.02	14.65	6	0.87	14.57	6	0.17	14.72	4	0.28	14.69	6
Real estate loans secured by farmland	0.38	0.34	69	0.36	0.35	65	0.34	0.30	67	0.64	0.33	76	1.02	0.36	81

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	17.13	62.29	5	17.92	60.51	5	16.94	61.05	5	10.93	57.15	4	12.87	57.46	7
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.18	20.65	24	12	20	26	11.55	19.86	25	8.67	19.43	20	9.61	20.75	19
Real estate loans secured by 1–4 family.....	0.22	2.39	16	0.24	2.47	17	0.24	2.43	17	0.09	2.64	14	0.17	3.15	15
Revolving	11.97	18.01	30	11.76	17.35	31	11.32	17.24	28	8.58	16.59	24	9.45	17.39	23
Closed-end.....	3.82	38.12	3	4.78	37.13	5	4.31	37.86	5	0.63	34.63	4	1.07	33.52	6
Commercial real estate loans	0.49	6.10	8	0.40	5.69	6	0.48	5.65	7	0.19	5.26	7	0.46	5.09	11
Construction and land development.....	0.05	1.40	18	0.04	1.19	15	0.05	1.18	18	0	0.93	5	0	0.94	7
1–4 family.....	0.43	4.62	9	0.36	4.46	6	0.43	4.40	7	0.19	4.19	7	0.46	4.02	11
Other.....	0.87	5.86	10	1.22	5.41	13	1.07	5.78	12	0.01	4.96	4	0.02	4.69	5
Multifamily.....	2.47	24.30	4	3.16	24.45	5	2.76	24.56	4	0.43	22.93	4	0.59	22.15	6
Nonfarm nonresidential	0.59	8.11	11	0.62	8.31	9	0.56	8.29	9	0.33	7.68	10	0.38	7.72	13
Owner-occupied.....	1.88	15.95	5	2.54	15.83	6	2.20	15.94	5	0.10	14.95	4	0.22	14.34	5
Other.....	1.12	0.55	78	1.13	0.61	76	1.08	0.54	78	1.64	0.54	82	2.19	0.55	85
Real estate loans secured by farmland.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0.11	0.11	82
Loans to depository institutions and acceptances of other banks.....	25.59	18.37	76	24.90	19.45	71	24.25	18.86	70	32.56	22.17	84	34.46	19.53	86
Commercial and industrial loans	0.68	6.24	27	0.70	6.58	24	0.76	6.24	27	0.78	6.13	25	0.55	7.13	15
Loans to individuals.....	0	0.53	22	0	0.51	45	0	0.53	22	0	0.65	47	0	0.81	45
Credit card loans.....	0	0.31	30	0	0.38	11	0	0.34	12	0	0.32	24	0	0.37	29
Agricultural loans.....	56.60	8.16	97	56.49	8.42	96	58.05	8.75	96	55.72	9.09	96	52.50	9.85	95
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	69.38	411.16	6	75.74	383.43	6	67.83	391.81	5	61.23	381.27	8	65.04	391.26	10
Real estate loans secured by 1–4 family.....	49.35	133.66	18	50.73	124.74	20	46.27	126.06	20	48.55	125.03	20	48.59	138.18	16
Revolving	0.88	15.46	14	1.01	15.53	14	0.94	15.44	14	0.53	17.42	13	0.84	21.26	16
Closed-end.....	48.48	116.59	20	49.72	107.54	24	45.33	108.85	23	48.02	106.14	24	47.75	115.20	21
Commercial real estate loans	15.49	254.65	5	20.23	238.58	6	17.26	245.88	5	3.50	234.65	3	5.40	229.44	5
Construction and land development.....	1.97	39.81	6	1.71	36.07	6	1.93	35.95	6	1.04	35.62	6	2.31	34.95	10
1–4 family.....	0.22	9.02	15	0.19	7.44	12	0.21	7.42	14	0	6.34	5	0	6.61	6
Other.....	1.75	30.27	6	1.52	28.34	6	1.72	28.11	6	1.04	28.16	7	2.31	27.32	10
Multifamily.....	3.52	40.47	7	5.15	35.29	11	4.27	38.66	7	0.05	32.74	3	0.09	31.04	4
Nonfarm nonresidential	10	161.09	5	13.37	156.30	6	11.06	158.05	6	2.41	155.06	3	3.01	152.10	5
Owner-occupied.....	2.39	53.43	9	2.63	52.63	8	2.26	52.99	7	1.84	52.37	10	1.91	53.07	12
Other.....	7.62	105.96	6	10.74	100.99	7	8.80	102.54	5	0.57	100.54	3	1.10	97.41	5
Real estate loans secured by farmland.....	4.54	3.36	71	4.78	3.67	69	4.31	3.22	68	9.18	3.44	80	11.04	3.60	83
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0.55	0.44	81
Commercial and industrial loans	103.68	115.08	49	105.26	116.17	51	97.11	114.45	47	182.37	139.91	71	174.15	122.02	75
Loans to individuals.....	2.74	35.47	21	2.95	36.56	19	3.04	34.55	22	4.39	37.47	25	2.76	43.51	16
Credit card loans.....	0	2.79	22	0	2.58	46	0	2.77	23	0	3.30	47	0.01	4.34	45
Agricultural loans.....	0.01	1.73	28	0	2.03	11	0	1.86	12	0.01	1.88	24	0.02	2.18	29
Other loans and leases.....	229.30	50.11	97	238.80	47.63	96	232.50	51.06	96	312.03	49.54	96	265.34	52.44	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	3.26	30.74	4	4.16	29.25	4	3.74	30.07	4	0.30	27.32	4	0.69	26.45	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	13.23	205.31	4	17.60	187.63	5	15	195.33	4	1.66	183.76	3	3.50	178.57	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	15.61	262.15	4	20.23	244.92	6	17.26	252.85	4	3.50	240.85	3	5.40	236.10	4

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.35	6.75	62	9.25	12.31	42	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76
Liquid assets	58.74	23.63	94	61.38	29.12	96	62.25	29.03	96	53.19	26.22	89	46.10	22.44	88
Investment securities	56.39	20.98	98	55.26	20.37	99	59.53	21.63	99	41.18	17.85	99	39.11	16.99	97
Net loans and leases	33.62	63.09	8	31.98	58.81	8	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Net loans, leases and standby letters of credit	35.41	63.92	8	33.75	59.61	8	32.84	59.49	6	41.12	62.48	10	49.89	64.84	15
Core deposits	76.16	74.28	45	82.30	75.52	78	81.74	75.71	70	81.04	70.67	85	78.12	63.09	88
Noncore funding	13.28	12.30	64	7.38	10.15	49	7.78	10.30	48	7.32	14.13	30	9.26	19.36	25
Time deposits of \$250K or more	0.56	1.67	16	0.20	1.67	5	0.13	1.58	4	0.04	2.11	4	0.04	2.94	6
Foreign deposits	6.36	0.33	94	7.05	0.33	95	7.59	0.34	95	7.26	0.36	95	8.89	0.43	95
Federal funds purchased and repos	0.02	1.24	27	0.03	1.19	27	0.03	1.23	27	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.17	0.58	13	-0.08	0.54	16	-0.26	0.54	13	-0.20	0.54	14	-0.41	0.48	15
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	6.35	2.18	89	0.02	0.88	33	0.03	1	31	0.02	1.24	23	0.03	3.01	9
Earning assets that reprice within 1 year	31.53	35.71	37	33.09	38.80	34	29.62	37.37	30	44.79	39.38	62	45.79	39.29	72
Interest-bearing liabilities that reprice within 1 year	5.11	6.79	51	4.60	6.64	44	4.73	6.39	50	5.01	8.20	37	6.48	10.19	24
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	26.42	27.35	45	28.50	30.83	42	24.88	29.65	38	39.78	29.11	74	39.31	26.63	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.75	5.89	63	-2.14	-3.31	54	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8
Net short-term noncore funding dependence	2.75	0.87	60	-9.73	-9.17	39	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11
Short-term investment / Short-term noncore funding	72.05	112.63	43	1,205.67	304.29	93	702.87	273.46	90	2,412.07	184.19	98	4,179.87	77.77	99
Liquid assets - short-term noncore funding / Nonliquid assets	121.04	24.05	95	156.94	36.72	96	162.71	36.68	97	112.33	28.18	93	85.04	16.97	93
Net loans and leases / Total deposits	40.48	79.04	4	35.68	73.05	3	34.80	72.79	3	43.63	79.43	3	52.88	90.31	4
Net loans and leases / Core deposits	44.15	86.19	3	38.86	78.83	2	38.09	78.25	3	47.57	88.34	2	58.93	103.93	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-92.01	-10.05	0	-2.65	0.50	1	-6.02	0.12	1	8.12	1.57	97	4.35	0.72	97
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.13	-19.27	58	0.46	1.06	40	-0.92	-0.25	30	8.68	4.31	86	1.93	1.36	69
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	77.72	26.09	97	78.05	13.65	97	78.01	14.28	97	34.72	11.38	85	49.59	12.67	92
Available-for-sale securities	22.25	71.92	2	21.78	84.59	3	21.62	83.77	2	64.69	87.23	13	50.20	85.40	7
U.S. Treasury securities	14.03	9.62	72	8.79	6.01	74	12.59	6.70	77	9.35	4.72	81	24.69	6.15	88
US agency securities (excluding mortgage-backed securities)	0.49	4.10	36	0.77	4.24	42	0.64	4.12	38	1.34	4.01	46	2.21	3.49	54
Municipal securities	6.19	8.02	56	6.14	8.38	53	5.69	8.22	54	7.61	9.83	55	6.40	7.75	56
Mortgage-backed securities	77.91	62.34	75	83.60	66.09	73	80.10	66.54	67	81.06	66.64	69	66.45	67.43	47
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	1.35	3.02	49	0.52	3.01	41	0.61	3.08	41	0.05	3.01	28	0.03	2.94	27
Mutual funds and equity securities	0.02	0.27	34	0.17	0.29	57	0.37	0.29	72	0.59	0.35	74	0.21	0.40	55
Debt securities 1 year or less	0.88	9.28	12	0.19	8.18	3	0.35	7.78	4	0.19	10.55	3	7.92	11.86	51
Debt securities 1 to 5 years	13.40	20.14	40	9.29	17.39	38	12.53	18.25	45	8.06	17.03	38	30.78	17.94	76
Debt securities over 5 years	85.70	68.28	80	90.34	72.07	80	86.76	71.11	76	91.16	69.86	81	61.09	66.02	37
Pledged securities	19.77	31.26	36	4.37	33.37	13	3.66	32.26	12	9.68	35.67	19	11.44	30.57	23
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-23.51	-40.81	69	12.55	64.27	32	-27.65	27.98	12	107.30	183.32	45	44.49	26.69	70
Investment securities	13.73	11.76	63	169.81	32.48	97	163.45	31.36	96	71.17	23.62	89	19.81	11.75	75
Core deposits	3.13	4.57	58	101.99	16.96	99	83.82	16.94	98	68.65	26.88	93	24.83	11.23	85
Noncore funding	100.60	36.20	84	97.24	-21.64	99	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			40,012,000	28,975,133	21,874,057
Commit: Secured commercial real estate loans	703,000	480,987	584,000	127,915	73,004
Commit: Unsecured real estate loans	0	0	0	66	0
Credit card lines (reported semiannually, June/Dec)	0	0	1,888,000	1,554,934	1,271,266
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,810,000	3,376,266	3,590,000	2,986,772	2,757,095
Commercial and similar letters of credit	93,000	63,872	77,000	4,172	6,284
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	241,000	161,109	197,000	156,684	70,762
Credit derivatives - notional amount (holding company as beneficiary)	29,000	29,972	30,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	270,000	191,081	227,000	156,684	70,762
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,425,000	15,617,973	14,962,000	1,094,291	6,294,684
Futures and forward foreign exchange	8,745,000	5,018,562	5,640,000	16,517,700	9,303,393
Written options contracts (foreign exchange)	248,000	192,137	683,000	104,019	159,694
Purchased options contracts (foreign exchange)	248,000	190,343	683,000	104,019	159,694
Foreign exchange rate swaps	12,872,000	13,174,267	10,984,000	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	405,000	309,000	322,000	253,153	225,893
Commodity and other swaps	110,000	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						18.92	22.78	45	24.97	22.01	68	30.64	23.52	76	
Standby letters of credit	1.79	0.66	89	1.77	0.66	89	1.70	0.65	89	2.57	0.71	92	3.86	0.84	92
Commercial and similar letters of credit	0.04	0.02	83	0.03	0.02	80	0.04	0.02	80	0	0.02	51	0.01	0.02	59
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.11	0.27	60	0.08	0.24	60	0.09	0.24	61	0.14	0.35	62	0.10	0.42	62
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.17	61	0.02	0.18	61	0.01	0.18	61	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.13	0.20	75	0.10	0.18	75	0.11	0.18	74	0.14	0.25	73	0.10	0.30	73
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	12.71	44.74	42	18.06	47.31	54	15.73	46.30	48	15.57	48.62	40	22.61	68.47	54
Interest rate contracts	2.08	32.78	15	8.18	35.15	32	7.07	32.46	28	0.94	34.36	5	8.82	47.31	26
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	2.08	23.04	19	8.18	20.27	41	7.07	20.49	35	0.94	20.83	10	8.82	28.86	30
Foreign exchange contracts	10.39	6.65	87	9.73	6.12	88	8.51	6.30	87	14.41	6.01	89	13.48	10.12	88
Futures and forward foreign exchange contracts	4.11	4.26	87	2.63	3.76	82	2.67	3.78	83	14.23	3.47	90	13.03	5.23	90
Written options contracts (foreign exchange)	0.12	0.04	87	0.10	0.04	87	0.32	0.04	92	0.09	0.03	83	0.22	0.05	88
Purchased options contracts (foreign exchange)	0.12	0.04	87	0.10	0.04	87	0.32	0.04	92	0.09	0.04	83	0.22	0.08	88
Foreign exchange rate swaps	6.05	0.85	92	6.90	0.76	93	5.19	0.76	91	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.24	1.18	76	0.16	0.91	75	0.15	0.92	77	0.22	1.86	72	0.32	3.32	73
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0.19	0.31	85	0.16	0.21	84	0.15	0.21	84	0.22	0.37	83	0.32	0.94	81
Commodity and other swaps	0.05	0.31	78	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						73.43	44.98	81	77.78	42.82	82	73.14	45.53	80	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	27,053,000	34,502,282	33,274,000	18,073,182	16,143,358
Interest rate contracts	4,425,000	15,617,973	14,962,000	1,094,291	6,294,684
Foreign exchange contracts.....	22,113,000	18,575,309	17,990,000	16,725,738	9,622,781
Equity, commodity, and other contracts	515,000	309,000	322,000	253,153	225,893
Derivatives Position					
Futures and forwards	8,745,000	5,018,562	5,640,000	16,517,700	9,303,393
Written options	248,000	192,137	683,000	104,019	159,694
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	248,000	192,137	683,000	104,019	159,694
Purchased options	653,000	499,343	1,005,000	357,172	385,587
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	653,000	499,343	1,005,000	357,172	385,587
Swaps	17,407,000	28,792,240	25,946,000	1,094,291	6,294,684
Held for trading.....	23,479,000	22,047,014	21,505,000	17,164,889	15,615,576
Interest rate contracts	4,425,000	4,317,973	4,262,000	1,094,291	6,294,684
Foreign exchange contracts.....	19,054,000	17,729,041	17,243,000	16,070,598	9,320,892
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,574,000	12,455,268	11,769,000	908,293	527,782
Interest rate contracts	0	11,300,000	10,700,000	0	0
Foreign exchange contracts.....	3,059,000	846,268	747,000	655,140	301,889
Equity, commodity, and other contracts	515,000	309,000	322,000	253,153	225,893
Derivative contracts (excluding futures and FX 14 days or less)	26,670,000	34,063,421	32,496,000	20,014,953	16,711,968
One year or less	19,535,000	15,943,542	14,998,000	17,130,995	9,578,193
Over 1 year to 5 years	4,205,000	14,781,754	14,125,000	1,955,159	5,985,715
Over 5 years	2,930,000	3,338,125	3,373,000	928,799	1,148,060
Gross negative fair value (absolute value)	757,000	273,016	237,000	236,778	137,760
Gross positive fair value.....	1,275,000	588,181	676,000	488,269	332,814
Held for trading.....	753,000	282,955	253,000	284,526	167,341
Non-traded.....	522,000	305,226	423,000	203,743	165,473
Current credit exposure on risk-based capital derivative contracts	675,000	172,153	315,000	284,831	167,341
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	16.36	93.95	3	45.27	94.10	4	44.97	94.17	4	6.05	94.10	2	38.99	93.44	4
Foreign exchange contracts	81.74	3.10	97	53.84	3.22	96	54.07	3.47	96	92.54	3.49	97	59.61	3.20	95
Equity, commodity, and other contracts	1.90	1.15	80	0.90	1.21	77	0.97	1.14	78	1.40	1.17	77	1.40	1.64	74
Futures and forwards	32.33	9.12	87	14.55	12.59	66	16.95	11.16	71	91.39	14.05	96	57.63	13.49	91
Written options	0.92	5.29	35	0.56	7.18	21	2.05	6.28	39	0.58	8.18	18	0.99	5.91	25
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.92	4.93	37	0.56	6.91	21	2.05	5.96	42	0.58	7.73	19	0.99	5.10	26
Purchased options	2.41	4.14	60	1.45	3.41	56	3.02	3.27	63	1.98	3.42	59	2.39	4.42	59
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	2.41	3.58	62	1.45	3.01	58	3.02	2.87	66	1.98	2.86	63	2.39	3.35	62
Swaps	64.34	77.96	27	83.45	71.71	52	77.98	74.26	41	6.05	68.76	10	38.99	69.75	17
Held for trading	86.79	38.03	74	63.90	40.70	57	64.63	40.42	56	94.97	43.53	82	96.73	44.16	83
Interest rate contracts	16.36	31.70	51	12.52	34.66	46	12.81	34.15	47	6.05	36.62	41	38.99	37.24	48
Foreign exchange contracts	70.43	1.66	96	51.39	1.55	96	51.82	1.68	96	88.92	1.60	97	57.74	1.60	96
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	13.21	61.97	25	36.10	59.30	42	35.37	59.58	43	5.03	56.47	17	3.27	55.84	16
Interest rate contracts	0	57.96	2	32.75	56.22	43	32.16	56.71	45	0	53.82	3	0	52.22	2
Foreign exchange contracts	11.31	0.39	95	2.45	0.36	91	2.24	0.40	89	3.62	0.46	91	1.87	0.34	90
Equity, commodity, and other contracts	1.90	0.10	93	0.90	0.11	90	0.97	0.09	90	1.40	0.10	92	1.40	0.13	91
Derivative contracts (excluding futures and forex 14 days or less)	98.58	93.16	49	98.73	91.91	58	97.66	92.53	50	110.74	91.48	90	103.52	93.86	87
One year or less	72.21	37.29	80	46.21	27.90	74	45.07	27.56	75	94.79	32.05	90	59.33	32.17	74
Over 1 year to 5 years	15.54	22.61	35	42.84	29.78	68	42.45	27.01	70	10.82	27.06	24	37.08	30.45	60
Over 5 years	10.83	26.09	35	9.68	29.19	26	10.14	29.89	28	5.14	29.56	17	7.11	28.09	21
Gross negative fair value (absolute value)	2.80	2.48	61	0.79	1.18	40	0.71	0.98	40	1.31	1.55	53	0.85	0.83	53
Gross positive fair value	4.71	2.55	85	1.70	1.59	56	2.03	1.34	78	2.70	2.23	64	2.06	1.19	84
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.10	46	0.02	0.05	53	0.01	0.04	47	0.03	0.07	50	0.02	0.06	62
Gross positive fair value (X)	0.07	0.10	64	0.04	0.06	61	0.04	0.05	65	0.06	0.09	54	0.05	0.07	69
Held for trading (X)	0.04	0.06	71	0.02	0.05	56	0.02	0.04	57	0.04	0.07	50	0.03	0.06	61
Non-traded (X)	0.03	0.02	73	0.02	0.01	79	0.03	0.01	85	0.03	0.02	77	0.03	0.01	84
Current credit exposure (X)	0.04	0.06	61	0.01	0.05	37	0.02	0.04	51	0.04	0.06	46	0.03	0.05	50
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.61	0.70	70	0.19	0.59	38	0.31	0.46	54	0.44	0.85	45	0.36	0.73	54

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	423,000	447,765	448,000	304,924	280,903
Gross losses	67,000	128,887	137,000	102,905	92,602
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	24,000	16,108	24,000	29,018	21,037
Net losses	43,000	112,779	113,000	73,887	71,565
Provision for loan and lease losses	184,000	40,795	67,000	189,226	94,183
Adjustments	-7,000	22,072	21,000	27,502	1,403
Ending balance	557,000	397,853	423,000	447,765	304,924
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.11	0.09	66	0.04	-0.12	84	0.04	-0.09	83	0.22	0.51	16	0.15	0.15
Provision for loan and lease losses / Average loans and leases	0.35	0.16	85	0.11	-0.21	91	0.12	-0.16	88	0.51	0.82	27	0.31	0.24
Provision for loan and lease losses / Net loan and lease losses	427.91	151.30	78	36.17	-65.12	72	59.29	-105.48	73	256.10	487.86	34	131.60	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.77	1.17	17	0.65	1.32	9	0.64	1.23	11	0.99	1.58	14	0.92	0.83
Allowance for loan and lease losses / Total loans and leases	0.77	1.15	18	0.65	1.30	11	0.64	1.20	12	0.99	1.55	16	0.92	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	9.72	38.64	37	2.65	17.40	3	3.74	21.39	5	6.06	11.58	43	4.26	8.03
Allowance for loan and lease losses / Nonaccrual assets	732.89	428.13	79	347.83	330.05	68	503.57	364.13	77	429.54	299.17	78	297	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	679.27	320.87	84	337.84	271.93	72	503.57	287.08	81	429.54	244.34	85	295.95	151.73
Gross loan and lease losses / Average loans and leases	0.13	0.16	55	0.33	0.20	77	0.25	0.19	71	0.28	0.34	52	0.31	0.28
Recoveries / Average loans and leases	0.05	0.07	42	0.04	0.08	33	0.04	0.08	34	0.08	0.07	66	0.07	0.08
Net losses / Average loans and leases	0.08	0.09	62	0.29	0.12	87	0.21	0.11	78	0.20	0.27	48	0.24	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	17.52	34.26	18	15.65	25.09	35	23.32	34.67	34	31.34	33.98	54	30.97	36.22
Earnings coverage of net loan and lease losses (X)	45.98	36.38	67	19.64	26.30	55	24.70	39.72	57	26.14	22.91	68	23.82	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	63	0	0.02	36	0	0.02	41	0.01	0.04	37	0.02	0.01
Real estate loans secured by 1-4 family	0	-0.02	72	0	-0.01	53	0	-0.02	70	0.01	0.01	64	0.03	0.01
Revolving	0	-0.06	75	-0.29	-0.07	12	0	-0.07	69	0.99	0.01	96	1.72	0.02
Closed-end	0	-0.01	70	0	-0.01	73	0	-0.01	67	0	0	57	0	0
Commercial real estate loans	0	0	56	0	0.04	23	0	0.04	31	0	0.07	17	0	0.01
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	59	0	-0.01
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0.55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0.56
Nonfarm nonresidential	0	0	55	0	0.05	20	0	0.05	29	0	0.11	14	0	0.02
Owner-occupied	0	0	59	0	0.01	31	0	0.01	44	0	0.02	26	0	0.01
Other	0	0.01	53	0	0.04	18	0	0.04	35	0	0.08	24	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	0.34	0.11	84	0.27	0.19	68	0.19	0.17	62	0.50	0.47	61	0.61	0.37
Loans to individuals	0.76		66	0.66	0.72	59	0.40	0.71	37	0.27	1.13	17		1.17
Credit card loans		1.94		-216.67	2.27	1		1.84		-15	2.92	2	3.58	3.11
Agricultural loans	0	0.02	50		0.02			0.02		0	0.19	35	0	0.08
Loans to foreign governments and institutions		0.05			0			0			0		0	
Other loans and leases	-0.01	0.13	6	0.31	0.09	87	0.21	0.10	78	0	0.15	10	0.01	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		68,000		14,140		72,000		51,882		77,771					
90+ days past due loans and leases		6,000		3,381		0		0		365					
Nonaccrual loans and leases		76,000		114,383		84,000		104,244		102,668					
Total past due and nonaccrual loans and leases		150,000		131,904		156,000		156,126		180,804					
Restructured 30–89 days past due		0		176		0		0		3,870					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		52,000		84,290		56,000		56,529		76,991					
Total restructured loans and leases		52,000		84,466		56,000		56,529		80,861					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		32,000		38,159		41,000		2,886		28,120					
Other real estate owned		0		1,147		1,000		1,179		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.09	0.33	18	0.02	0.29	4	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27
90+ days past due loans and leases	0.01	0.10	33	0.01	0.09	33	0	0.10	10	0	0.12	9	0	0.15	18
Nonaccrual loans and leases	0.11	0.37	12	0.19	0.54	12	0.13	0.46	12	0.23	0.66	10	0.31	0.51	30
90+ days past due and nonaccrual loans and leases	0.11	0.52	6	0.19	0.68	10	0.13	0.62	7	0.23	0.85	7	0.31	0.71	17
30–89 days past due restructured	0	0.01	18	0	0.01	39	0	0.01	21	0	0.01	16	0.01	0.01	64
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.07	0.09	57	0.14	0.12	60	0.08	0.10	51	0.13	0.13	57	0.23	0.14	74
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.33	18	0.02	0.29	4	0.11	0.32	19	0.11	0.40	13	0.23	0.43	27
90+ days past due assets	0.01	0.10	30	0.01	0.09	31	0	0.10	9	0	0.12	8	0	0.15	15
Nonaccrual assets	0.11	0.37	12	0.19	0.55	12	0.13	0.47	12	0.23	0.67	10	0.31	0.53	30
30+ days past due and nonaccrual assets	0.21	0.89	6	0.21	1	4	0.24	0.97	7	0.35	1.29	4	0.55	1.19	13
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04	0.33	3	0.06	0.40	6	0.04	0.36	3	0.09	0.52	6	0.14	0.44	14
90+ days past due and nonaccrual assets + other real estate owned	0.04	0.35	3	0.06	0.42	5	0.04	0.37	3	0.09	0.55	5	0.14	0.48	12
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.05	0.38	3	0.08	0.48	4	0.06	0.41	3	0.09	0.60	4	0.19	0.53	15
Allowance for loan and lease losses	19.39	55.46	15	38.67	67.85	27	29.79	62.64	22	24.19	66.66	10	44.16	115.41	11
Equity capital + allowance for loan and lease losses	0.67	3.63	4	1.05	4.12	8	0.76	3.60	6	1.25	4.97	8	1.99	4.28	21
Tier 1 capital + allowance for loan and lease losses	0.60	3.90	3	1.05	4.89	6	0.76	4.30	3	1.33	6.05	5	2.05	5.65	17
Loans and leases + other real estate owned	0.15	0.61	7	0.25	0.82	11	0.19	0.71	9	0.24	0.97	6	0.41	0.85	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.23	51	0.03	0.25	12	0.25	0.26	54	0.17	0.39	26	0.15	0.38	20
	90+ days past due		0.01	0.11	45	0.02	0.12	50	0	0.12	15	0	0.16	14	0.01	0.16	37
	Nonaccrual.....		0.13	0.41	21	0.43	0.60	45	0.14	0.52	17	0.14	0.76	10	0.13	0.46	13
Commercial and industrial	30–89 days past due		0.24	0.29	55	0.07	0.24	24	0.27	0.24	64	0.11	0.23	38	0.55	0.31	79
	90+ days past due		0.03	0.06	57	0.01	0.02	60	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.32	0.47	44	0.44	0.65	43	0.36	0.57	40	0.66	0.75	50	0.85	0.83	59
Individuals	30–89 days past due		0.21	0.83	18	0.08	0.60	18	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.21	0.17	68	0.04	0.17	36	0.20	0.17	65	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due			0			0.03			0.01			0		0		0
	90+ days past due			0			0			0			0		0		49
	Nonaccrual.....			0			0			0			0		0		48
Agricultural	30–89 days past due		0	0.09	29		0.11			0.07		0	0.17	28	0	0.24	26
	90+ days past due		0	0	44		0			0		0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26		0.51			0.70		0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	30	0	0.12	36	0.11	0.18	58	0.05	0.20	44
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	40	0.02	0.09	55	0	0.15	38	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.14	0.39	25	0.04	0.36	9	0.35	0.46	48	0.21	0.65	18	0.20	0.67	11
	90+ days past due	0.01	0.22	51	0.03	0.25	51	0	0.24	18	0	0.33	16	0.01	0.31	38
	Nonaccrual	0.13	0.58	16	0.14	0.76	11	0.14	0.71	11	0.16	0.89	12	0.17	0.73	13
Revolving	30–89 days past due	0	0.31	7	0.37	0.33	59	1.92	0.28	96	4.95	0.48	97	0	0.45	5
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.64	0.86	61	0.29	1.05	27	0.64	1.18	56	1.68	1.13	77	4.59	1	93
Closed-end	30–89 days past due	0.14	0.41	26	0.03	0.36	10	0.32	0.49	44	0.16	0.65	9	0.20	0.70	12
	90+ days past due	0.01	0.25	52	0.03	0.27	54	0	0.26	18	0	0.38	17	0.01	0.35	42
	Nonaccrual	0.12	0.57	16	0.14	0.71	12	0.13	0.67	11	0.14	0.87	12	0.09	0.70	9
Junior lien	30–89 days past due	0	0.01	15	0	0.01	32	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0.01	0.04	30	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.29	0.13	84	0.02	0.16	19	0.04	0.15	29	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.18	0.29	45	1.24	0.48	89	0.18	0.38	34	0.35	0.62	39	0	0.23	5
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	6.95	0.31	97	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	6.95	0.25	97	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	1.12	0.04	98	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.06	0.10	48	0.03	0.12	31	0.05	0.13	44	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.28	0.36	52	0.99	0.58	79	0.27	0.45	46	0.51	0.80	45	0	0.28	5
Owner Occupied	30–89 days past due	0.06	0.04	67	0.03	0.04	57	0.05	0.04	69	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0.25	0.20	62	0.27	0.17	75	0.51	0.27	81	0	0.16	7
Other	30–89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.28	0.21	70	0.73	0.31	82	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due	0.37	0.09	90	0	0.13	30	0	0.10	31	0	0.11	30	0.03	0.23	52
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22		0	0.79	7		0.81		0	0.95	7	0	1.19	6
	90+ days past due		0.50		0	0.40	16		0.45		0	0.63	13	0	0.78	12
	Nonaccrual		0.13		0	0.08	36		0.10		0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,272,000	5,100,226	5,157,000	1,585,296	1,470,123										
Retained earnings	8,736,000	7,138,851	7,522,000	5,743,769	4,575,601										
Accumulated other comprehensive income (AOCI)	-2,085,000	64,534	-9,000	622,517	84,445										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	11,923,000	12,303,611	12,670,000	7,951,582	6,130,169										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	483,000	466,380	502,000	202,165	187,240										
Accumulated other comprehensive income-related adjustments	-2,035,000	56,468	-18,000	611,411	85,185										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	13,475,000	11,780,763	12,186,000	7,138,006	5,857,744										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	13,475,000	11,780,763	12,186,000	7,138,006	5,857,744										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	3,646,000	2,065,039	3,647,000	340,138	340,138										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	301,000	368,630	373,000	213,791	59,560										
Additional tier 1 capital before deductions	3,947,000	2,433,669	4,020,000	553,929	399,698										
Less: Additional tier 1 capital deductions	114,000	0	0	0	0										
Additional tier 1 capital	3,833,000	2,433,669	4,020,000	553,929	399,698										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	758,000	471,388	507,000	483,494	372,580										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	758,000	471,388	507,000	483,494	372,580										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	758,000	471,388	507,000	483,494	372,580										
Exited advanced approach tier 2 capital															
Total capital	18,066,000	14,685,820	16,713,000	8,175,429	6,630,022										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	217,079,000	183,438,761	204,882,000	103,417,060	69,265,893										
Less: Deductions from common equity tier 1 capital	597,000	466,380	502,000	202,165	187,240										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	216,482,000	182,972,381	204,380,000	103,214,895	69,078,653										
Total risk-weighted assets	111,108,000	92,511,227	100,812,000	64,680,666	46,577,485										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.13	11.77	58	12.73	12.59	58	12.09	12.37	48	11.04	12.35	32	12.58	12.11	66
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.58	12.48	87	15.37	13.31	81	16.08	13.11	87	11.89	13.08	31	13.43	12.78	69
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.26	14.27	82	15.87	15.21	68	16.58	14.91	79	12.64	15.23	10	14.23	14.36	58
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8	9.22	18	7.77	9.07	15	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	113,000			111,912			112,000			0			0	0.97			
Analysis Ratios																	
	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11		
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32				
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.63	12.02	10	0.77	11.72	9	0.67	12	8	0	11.03	3	0	11.51	3		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	185,000			238,360			190,000			193,480			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.09	0.55	82	0.12	0.44	84	0.09	0.46	83	0.17	0.75	84	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	7,392,000	6,341,837	6,609,000	5,601,311	3,790,958
Real estate loans.....	7,000	8,536	9,000	20,320	18,907
Commercial and industrial loans	2,426,000	1,640,099	2,064,000	1,677,857	1,573,612
Loans to depository institutions and other banks acceptances	0	0	0	0	36,130
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	1	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	4,959,000	4,693,202	4,536,000	3,903,133	2,162,309
Lease financing receivables.....	0	0	0	0	0
Debt securities	914,000	15,337	61,000	24,492	9,039
Interest-bearing bank balances	2,860,000	2,750,351	3,290,000	1,646,458	823,852
Total selected foreign assets	11,166,000	9,107,525	9,960,000	7,272,261	4,623,849
Total foreign deposits	13,537,000	13,460,987	16,053,000	8,425,853	6,348,604
Interest-bearing deposits	9,641,000	8,290,850	9,659,000	5,761,267	4,593,848
Non-interest-bearing deposits.....	3,896,000	5,170,137	6,394,000	2,664,586	1,754,756
Analysis Ratios					
Yield: Foreign loans	3.65	0.84	86	3.13	0.63
Cost: Interest-bearing deposits.....	0.38	0.52	51	0.02	0.12
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans		0.26		0.18	
Commercial and industrial loans	0.11	0.13	72	0.86	
Foreign governments and institutions		0.05		0	
Growth Rates					
Net loans and leases.....	16.56	20.31	60	37.01	-0.16
Total selected assets.....	22.60	21.10	69	47.62	3.36
Deposits	0.56	-2.72	63	90.17	10.74

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	0	0	50,000	733,000		-100.00	
Dividends	0	0	0	50,000	733,000		-100.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	37,000	46,449	61,000	32,390	27,265	-20.34	148.11	
Dividends	0	0	0	0	0			
Interest	0	194	1,000	1,414	1,683	-100.00		
Management and service fees	37,000	46,255	60,000	30,976	25,582	-20.01	148.11	
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends	0		0					
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	37,000	46,449	61,000	82,390	760,265	-20.34	-50.61	
Securities gains (losses)	0	0	0	58,507	57,335		-100.00	
Other operating income	102,000	534,252	670,000	272,208	121,995	-80.91	190.78	
Total operating income	139,000	580,701	731,000	413,105	939,595	-76.06	-2.58	
Operating Expenses								
Personnel expenses	71,000	48,539	132,000	35,804	31,199	46.27	305.58	
Interest expense	62,000	32,015	46,000	21,795	31,543	93.66	159.89	
Other expenses	143,000	112,297	167,000	85,058	63,514	27.34	306.42	
Provision for loan and lease losses	0	378	0	-230	121			
Total operating expenses	276,000	193,229	345,000	142,427	126,377	42.84	261.12	
Income (loss) before taxes	-269,000	509,745	476,000	357,005	816,086			
Applicable income taxes (credit)	-98,000	219,861	212,000	145,790	40,219			
Extraordinary items								
Income before undistributed income of subsidiaries	-171,000	289,884	264,000	211,215	775,867			
Equity in undistributed income of subsidiaries	1,528,000	1,149,722	1,569,000	997,153	360,989	32.90	396.13	
Bank subsidiaries	1,607,000	863,201	1,294,000	776,243	303,618	86.17	437.83	
Nonbank subsidiaries	-79,000	286,521	275,000	220,910	57,371			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	1,357,000	1,439,606	1,833,000	1,208,368	1,136,856	-5.74	263.52	
Memoranda								
Bank net income	1,607,000	863,201	1,294,000	826,243	1,036,618	86.17	347.89	
Nonbank net income	-79,000	286,521	275,000	220,910	57,371			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	15,136,000	78.64	13,463,916	80.97	14,801,000	77.03	7,070,896	5,037,941	12.42	305.88	
Common and preferred stock	15,129,000	78.60	13,400,158	80.59	14,795,000	77	7,068,964	5,034,095	12.90	305.72	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	7,000	0.04	63,758	0.38	6,000	0.03	1,932	3,846	-89.02	2280.95	
Investment in nonbank subsidiaries	1,100,000	5.72	1,081,837	6.51	1,064,000	5.54	667,485	447,859	1.68	1085.78	
Common and preferred stock	1,099,000	5.71	1,074,136	6.46	1,063,000	5.53	666,997	432,073	2.31	1085.17	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,000	0.01	7,696	0.05	1,000	0.01	395	15,246	-87.01		
Other receivables	0	0	5	0	0	0	93	540	-100.00	-100.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	348	0	0	0	287	0	-100.00		
Securities	95,000	0.49	257,587	1.55	213,000	1.11	323,064	149,451	-63.12	-60.47	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,044,000	10.62	1,090,322	6.56	2,324,000	12.09	670,738	800,926	87.47	382.37	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	-100.00		
Premises, furnishings, fixtures and equipment	133,000	0.69	113,133	0.68	111,000	0.58	126,136	94,667	17.56	640.25	
Intangible assets	11,000	0.06	6,541	0.04	6,000	0.03	9,173	-13,089	68.17		
Other assets	728,000	3.78	614,179	3.69	696,000	3.62	566,156	525,015	18.53	77.97	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	19,247,000	100.00	16,627,863	100.00	19,215,000	100.00	9,433,935	7,042,770	15.75	291.69	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	406			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	87,594			
Subordinated notes and debentures	3,277,000	17.03	1,834,745	11.03	2,480,000	12.91	843,628	347,987	78.61	371.34	
Other liabilities	359,000	1.87	394,507	2.37	391,000	2.03	365,122	133,165	-9.00	284.59	
Balance due to subsidiaries and related institutions	102,000	0.53	97,945	0.59	108,000	0.56	5,485	3,311	4.14	55.93	
Total liabilities	3,738,000	19.42	2,327,197	14	2,979,000	15.50	1,214,235	572,463	60.62	337.70	
Equity Capital	15,509,000	80.58	14,300,666	86	16,236,000	84.50	8,219,700	6,470,307	8.45	282.01	
Perpetual preferred stock (income surplus)	3,646,000	18.94	2,065,039	12.42	3,646,000	18.97	340,138	340,138	76.56		
Common stock	0	0	59	0	0	0	52	52	-100.00	-100.00	
Common surplus	5,272,000	27.39	5,100,168	30.67	5,157,000	26.84	1,585,244	1,470,070	3.37	307.26	
Retained earnings	8,676,000	45.08	7,070,867	42.52	7,442,000	38.73	5,671,749	4,575,601	22.70	215.53	
Accumulated other comprehensive income	-2,085,000	-10.83	64,533	0.39	-9,000	-0.05	622,517	84,446			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	19,247,000	100.00	16,627,863	100.00	19,215,000	100.00	9,433,935	7,042,770	15.75	291.69	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	91,000	0.47	89,821	0.54	90,000	0.47	0	0	1.31	76.54	
Notes payable to subsidiaries that issued TPS	91,000	0.47	89,821	0.54	90,000	0.47	0	0	1.31	82.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	11.25	11.02	57	17.70	12.52	86	15.21	11.94	77	16.29	7.29	95	19.98	9.68	96	
Bank net income / Average equity investment in banks	14.31	11.60	74	11.61	12.35	50	11.88	11.80	56	13.94	7.45	89	21.47	10.51	94	
Nonbank net income / Average equity investment in nonbanks	-9.52	9.71	2	44.19	13.18	89	30.41	13.12	85	42.31	9.75	92	15.85	7.89	74	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55		
Bank net income / Parent net income	118.42	98.76	96	59.96	96.45	12	70.59	96.79	12	68.38	88.16	15	91.18	82.22	27	
Nonbank net income / Parent net income		2.50		19.90	3.22	91	15	3.40	85	18.28	3.59	89	5.05	5.93	72	
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	24.10	18.39	72	16.27	16.51	66	18.35	16.81	70	14.77	20.06	55	8.85	20.43	38	
Total debt / Equity capital	21.13	12.61	76	12.83	11.37	69	15.27	11.71	73	10.26	14.41	55	6.74	14.31	50	
Total debt + notes payable to subs that issued TPS / Equity capital	21.72	14.76	75	13.46	13.41	60	15.83	13.63	69	10.26	16.67	44	6.74	16.36	34	
Total debt + Loans guaranteed for affiliate / Equity capital	21.13	12.68	76	12.83	11.46	68	15.27	11.77	73	10.26	14.68	55	6.74	14.56	50	
Total debt / Equity capital – excess over fair value	21.13	12.75	76	12.83	11.47	69	15.27	11.81	73	10.26	14.52	55	6.74	14.51	50	
Long-term debt / Equity capital	21.13	11.91	78	12.83	10.65	69	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0.01	1.02	73	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	97.30	39.59	91	95.33	40.69	90	96.50	39.86	88	100	34.67	98	76.96	28.44	91	
Double Leverage																
Equity investment in subs / Equity capital	104.64	104.01	57	101.21	103.15	44	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2	
Total investment in subs / Equity capital	104.69	109.29	46	101.71	108.29	36	97.71	108.40	9	94.14	110.16	4	84.78	111.07	0	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.40	0.39	59	0.09	0.27	42	-0.21	0.29	16	-0.40	0.47	17	-0.88	0.36	7	
Equity investment in subs – equity cap / Net income-div (X)	0.44	1.15	36	0.09	0.85	11		1.05			1.82			1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	61.65	130.36	21	158.19	152.56	64	129.90	152.85	46	172.50	136.59	73	717.28	177.68	97	
Cash from ops + noncash items + op expense / Op expense + dividend	58.15	118.32	28	-21.34	155.61	1	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	31.83	105.80	16	283.33	94.59	96	507.84	98.54	99	23.40	134.08	5	152.60	116.34	77	
Pretax operating income + interest expense / Interest expense	-333.87	1,565.66	4	1,692.21	1,645.53	60	1,134.78	1,835.33	44	1,738.01	2,016.32	70	2,687.22	1,968.54	78	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-313.85	1,454.22	1	1,657.66	1,896.20	64	1,112.77	1,770.77	50	1,738.01	1,539.23	78	2,687.22	1,632.83	80	
Dividends + interest from subsidiaries / Interest expense + dividends	0	150.57	2	0.27	174.48	4	0.92	174.12	3	132.02	150.43	49	2,329.15	210.80	98	
Fees + other income from subsidiaries / Salary + other expenses	17.29	10.18	77	28.76	12.03	79	20.07	11.92	74	25.63	13.95	73	27.01	16.52	73	
Net income / Current part of long-term debt + preferred dividends (X)	11.03	26.99	23	35.56	40.79	72	29.10	47.61	63	70.46	35.64	85		57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	10.66	3.60	88	7.60	3.29	80	12.54	3.44	90	8.90	3.85	82	11.73	2.64	88	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.30		0	0.60	47		0.17		0	0.10	46		0.04		
Nonaccrual		0.65		0	1.04	44		0.92		0	1.03	40		0.54		
Total		0.95		0	1.64	41		1.09		0	1.13	37		0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.55	1.77	72	0.59	1.76	75	0.60	1.76	76	0.78	2.66	73	0.87	5.62	70	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0.02	0.06	87	0.02	0.07	86	0.02	0.06	86	0.03	0.08	85	0.05	0.19	80	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			13.97		69.90	9	23.86	66.37	16	8.12	81.10	4	0
9.06	31.93	14		2.81	27.22		9	3.44	28.27	10	1.42	42.29	9	0	33.08
Net income – dividends / Average equity.....		10.23		7.51	81		17.20	9.25	88	14.69	8.62	88	16.06	4.14	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7	291.55	132.17	87			178.13
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23			7.53
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44			21.40
Dividends from all subsidiaries	0	183.35	4	0	213.42	2	0	203.53	2	291.55	174.85	83			260.40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	0	45.96	5	6.05	60.28	9	70.71	66.55	54
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	52.71	4	0	48.70	4	0	51.33	3	6.05	62.88	7	70.71	69.36	49
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96		0	66.90	8	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....		3.25		0.07	2.38	66	0.36	2.44	65	0.64	7.38	65	2.93	20.25	60
Management and service fees from nonbank subsidiaries		0.51		16.14	0.66	94	21.82	0.37	96	14.02	0.86	94	44.59	1.92	95
Other income from nonbank subsidiaries.....		0.12		0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		64.26		16.21	94.31	27	22.18	87.22	29	14.66	79.84	29	47.52	150.41	28
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	12.10	69.76	20	78.01	67.32	35
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	81.70	4	0	82.68	3	0	83.13	3	12.10	82.20	13	78.01	78.80	27
Dividends from nonbank subsidiaries		2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....		0.28	38	0.03	0.20	78	0.14	0.18	83	0.34	0.73	80	0.18	1.19	72
Management and service fees from nonbank subsidiaries	26.62	0.01	99	7.97	0.02	99	8.21	0.01	99	7.50	0.02	99	2.72	0.06	95
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	26.62	4.41	88	8	5.69	78	8.34	4.67	81	7.84	4.70	79	2.90	7.29	67
Dividends from subsidiary holding companies.....		2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....		0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	48	0	0	49	0	0.49
Other income from subsidiary holding companies.....		0	0	50	0	0	50	0	0	50	0	0	49	0	0.48
Operating income from subsidiary holding companies.....		3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	12
Loans and advances from subsidiaries / Total debt	2.78	27.96	34	4.90	28.03	35	3.63	26.38	33	0	27.08	12	0	28.33	11